

# **EXHIBIT 11**

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Voyager is a public company

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## EARN REWARDS ON YOUR CRYPTO

# Voyager Earn Program

Let your crypto work for you! With the Voyager Earn Program, you can actively trade and earn rewards at the same time.

## How it works

We're currently offering rewards on the assets below when you hold a minimum monthly balance in your Voyager account.

All reward rate quotes are annual rates.

Please see [Terms & Conditions](#).

ASSET	OCTOBER REWARDS	MIN. MONTHLY BALANCE
Polkadot	12%	20 DOT
USDC	9%	100 USDC
Voyager Token	7%	25 VGX
Bitcoin	5.75%	0.01 BTC
Polygon	5.25%	100 MATIC
Cardano	5%	100 ADA
Litecoin	5%	2 LTC
Ethereum	4.6%	0.5 ETH
Terra Luna	4%	10 LUNA
Chainlink	3.5%	10 LINK

ASSET	OCTOBER REWARDS	MIN. MONTHLY BALANCE
Cosmos	3%	20 ATOM
Celo	3%	50 CELO
Aave	3%	1 AAVE
Compound	3%	1 COMP
Dash	3%	1.5 DASH
Dogecoin	2%	1000 DOGE
Uniswap	2%	10 UNI
Shiba Inu	2%	15M SHIB
Bitcoin Cash	2%	0.5 BCH
The Graph	2%	200 GRT
Filecoin	2%	3 FIL
Tezos	2%	50 XTZ
EOS	2%	50 EOS
Decentraland	2%	1000 MANA
UMA	2%	25 UMA
0x	2%	200 ZRX
StormX	2%	5000 STMX
Ethereum Classic	1.5%	10 ETC
Orchid	1.5%	500 OXT
Stellar Lumens	1%	1000 XLM
Bitcoin Satoshi Vision	1%	0.5 BSV
OMG Network	1%	50 OMG
Zcash	1%	2 ZEC
Basic Attention Token	1%	300 BAT
Kyber Network	1%	100 KNC

Ready to get started &  
earn rewards?

**NOT IN THE US?**

Voyager is expanding internationally early next year. Get on the list to be the first to learn about Voyager updates.

Name

Email

**GET ON THE LIST**

## Voyager Earn Program Details

To participate, users must maintain a minimum monthly average balance of each coin.

Rewards are calculated based on average daily holdings.

Rewards are paid out in the reward-bearing asset by the fifth business day of the month.

Rates are subject to change and will be announced each month in-app and on this page.

All Voyager users will be automatically enrolled in the Voyager Earn Program, but you can choose to opt-out by navigating to “Account” – “Crypto Rewards” and selecting “I want to opt-out.”

See below for an example of how the program works with a 3% annual rewards on 3 BTC over six months.

For any questions about the **Voyager Earn Program** or to report any issues, please contact us at [support@investvoyager.com](mailto:support@investvoyager.com)

## FAQs

For answers to frequently asked questions about the Voyager Earn Program, click [here](#).

## Voyager Earn Program Terms & Conditions

**Subject to qualifying criteria, Voyager pays rewards on certain assets and accounts.**

### a) How Rewards Are Calculated

Rewards on the account is variable. We announce our rewards rates once per month on or before the first business day of each month. Our rewards rates may be tiered, with specified rates in effect at any time only applied to specified portions of amounts on deposit. Rewards will be payable in arrears and added to the principal in your account by the fifth business day of the month. We use the daily balance method to calculate the earnings on your account. This method applies a daily periodic rate to the specified principal in the account on each day. The daily periodic rate is calculated by dividing the applicable reward rate by three hundred sixty-five (365) days, even in leap years. We will determine the reward rates and tiers for each month in our sole discretion, and you acknowledge that such rates may not be equivalent to benchmark reward rates observed in the market for bank deposit accounts.

**b) How Rewards Are Paid**

We will credit your Voyager Account with the rewards earned within 5 business days following the end of each calendar month. Your account must be open on such date in order for you to receive this reward payment. All rewards will be paid in cryptocurrency. Once rewards have been credited to your account, you will earn rewards on it in future months.

Rewards will be paid in kind (i.e., in the type of cryptocurrency that is earning rewards).

**c) Withdrawals**

You may request a withdrawal of principal from your account at any time. This will process instantly when possible, however, for reward earning assets, we may require up to seven days after you submit your withdrawal request to process the withdrawal. If you are making a partial withdrawal, if a minimum deposit is required for rewards to be earned on a particular asset, after your withdrawal has been processed the remaining amount is greater than or equal to the Minimum Balance to continue earning rewards.

**d) Risk Disclosure**

We will lend, sell, pledge, rehypothecate, assign, invest, use, commingle or otherwise dispose of funds and cryptocurrency assets to counterparties, and we will use our commercial best efforts to prevent losses.

**e) Consent to Rehypothecate**

In consideration for the rewards earned on your account, you grant the right, subject to applicable law, without further notice to you, to hold the cryptocurrency held in your account in the firm name or in another name, and to pledge, repledge, hypothecate, rehypothecate, sell, lend, or otherwise transfer or use any amount of such cryptocurrency, separately or together with other property, with all attendant rights of ownership, and for any period of time and without retaining a like amount of cryptocurrency, and to use or invest such cryptocurrency at its own risk.

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